

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Donald Burke
Laura Leigh Burke
Debtors

Case No. 15-03945-RNO
Chapter 13

District/off: 0314-5
Date Rcvd: Feb 22, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2021:

Recip ID	Recipient Name and Address
db	+ Michael Donald Burke, 115 Petrilak Road, Greenfield Township, PA 18407-4006
jdb	#+ Laura Leigh Burke, 115 Petrilak Road, Greenfield Township, PA 18407-4006
cr	+ NATIONSTAR MORTGAGE LLC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Seneca Mortgage Servicing LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, Pa 18976-3403
cr	+ The Dime Bank, 820 Church Street, Honesdale, PA 18431-1851
4695810	+ AES, PO Box 61047, Harrisburg PA 17106-1047
4695567	American Airlines/Card Services, PO Box 13337, Philadelphia, PA 19101-3337
4695569	+ American Education Services, PO Box 2461, Harrisburg PA 17105-2461
4695576	Chase Student Loans, PO Box 78044, Phoenix, AZ 85062-8044
4695814	Cross Valley FCU, PO Box 597, Wilkes Barre PA 18703-0597
4695579	+ Dime Bank, 820-822 Church Street, Honesdale PA 18431-1851
4695580	Fidelity Deposit & Discount Bank, Cardmember Service, PO Box 790408, St Louis, MO 63179-0408
4695581	First Commonwealth Federal Credit Union, PO Box 20450, Lehigh Valley, PA 18002-0450
4695582	+ First National Community Bank, 102 E Drinker Street, Dunmore PA 18512-2491
4695586	Intrenal Revenue Service, PO Box 37008, Hartford CT 06176-7008
4695588	Kost Tire & Auto/Credit First NA, PO Box 81344, Cleveland, OH 44188-0344
4695589	+ LA Finance, 251 E Grove Street, Clarks Summit, PA 18411-1739
4695590	Macy's, PO Box 193083, Columbus, OH 43218-3083
5376305	+ Mario Hanyon, Brock and Scott, PLLC, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
4854350	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage, LLC, PO BOX 619096, Dallas TX 75261
4695592	Princess Cruises/Card Services, PO Box 13337, Philadelphia, PA 19101-3337
4695595	+ Stearns Lending, LLC, PO Box 8068, Virginia Beach, VA 23450-8068

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFNNB.COM	Feb 22 2021 23:48:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste 400, Seattle, WA 98121-3132
cr	+ EDI: PRA.COM	Feb 22 2021 23:48:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
4695566	EDI: RMSC.COM	Feb 22 2021 23:48:00	Amazon/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
4695568	EDI: RMSC.COM	Feb 22 2021 23:48:00	American Eagle/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942

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4695570	EDI: BANKAMER.COM	Feb 22 2021 23:48:00	Bank of America, PO Box 15019, Wilmington DE 19886-5019
4695811	+ EDI: TSYS2.COM	Feb 22 2021 23:48:00	Barclays Bank Delaware, 700 Prides xing, Newark DE 19713-6109
4695572	EDI: CITICORP.COM	Feb 22 2021 23:48:00	Best Buy Credit Services, PO Box 688911, Des Moines, IA 50368-8911
4695571	EDI: CITICORP.COM	Feb 22 2021 23:48:00	Best Buy, PO Box 183195, Columbus OH 43218-3195
4695573	EDI: CAPITALONE.COM	Feb 22 2021 23:48:00	Cabela's Club VISA, PO Box 82519, Lincoln, NE 68501-2519
4695574	+ EDI: CAPITALONE.COM	Feb 22 2021 23:48:00	Capital One, PO Box 71083, Charlotte NC 28272-1083
5185615	+ EDI: AIS.COM	Feb 22 2021 23:48:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185614	+ EDI: AIS.COM	Feb 22 2021 23:48:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4718804	EDI: CAPITALONE.COM	Feb 22 2021 23:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4739628	+ Email/Text: bncmail@w-legal.com	Feb 22 2021 19:09:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4695577	EDI: CITICORP.COM	Feb 22 2021 23:48:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
4734348	+ EDI: WFNNB.COM	Feb 22 2021 23:48:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4695578	EDI: WFNNB.COM	Feb 22 2021 23:48:00	Comenity-New York & Co, PO Box 659728, San Antonio, TX 78265-9728
4695808	EDI: WFNNB.COM	Feb 22 2021 23:48:00	Community Bank Buckle, PO Box 182789, Columbus OH 43218-2789
4742481	+ EDI: CRFRSTNA.COM	Feb 22 2021 23:48:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4739700	+ EDI: Q3G.COM	Feb 22 2021 23:48:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4695583	EDI: RMSC.COM	Feb 22 2021 23:48:00	HH Gregg/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
4695584	+ EDI: CITICORP.COM	Feb 22 2021 23:48:00	Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328
4695585	EDI: JPMORGANCHASE	Feb 22 2021 23:48:00	IHG Rewards Club/Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
4695587	EDI: RMSC.COM	Feb 22 2021 23:48:00	JC Penny/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
4695575	EDI: JPMORGANCHASE	Feb 22 2021 23:48:00	Cardmember Service/Amazon, PO Box 15153, Wilmington, DE 19886-5153
4695813	EDI: JPMORGANCHASE	Feb 22 2021 23:48:00	Chase Card, PO Box 15298, Wilmington DE 19850
4733522	+ EDI: MID8.COM	Feb 22 2021 23:48:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011,

4728254	+ EDI: NAVIENTFKASMSERV.COM	Feb 22 2021 23:48:00	Warren, MI 48090-2011 Navient, PO Box 9500, Wilkes Barre PA 18773-9500
4775896	EDI: NAVIENTFKASMDOE.COM	Feb 22 2021 23:48:00	Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
4736700	EDI: PRA.COM	Feb 22 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4751736	EDI: PRA.COM	Feb 22 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4751737	EDI: PRA.COM	Feb 22 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4716940	+ Email/Text: bankruptcynotices@psecu.com	Feb 22 2021 19:10:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4695593	+ Email/Text: bankruptcynotices@psecu.com	Feb 22 2021 19:10:00	PSECU, 1500 Elmerton Avenue, Harrisburg PA 17110-9214
4695591	EDI: RMSC.COM	Feb 22 2021 23:48:00	Paypal, PO Box 105658, Atlanta GA 30348-5658
4730971	EDI: Q3G.COM	Feb 22 2021 23:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5155856	+ Email/Text: bncmail@w-legal.com	Feb 22 2021 19:09:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132
5155855	+ Email/Text: bncmail@w-legal.com	Feb 22 2021 19:09:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132
4695594	EDI: RMSC.COM	Feb 22 2021 23:48:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
4695812	+ EDI: CITICORP.COM	Feb 22 2021 23:48:00	Sunoco/CBNA, PO Box 6497, Sioux Falls SD 57117-6497
4695596	+ EDI: WTRRNBNK.COM	Feb 22 2021 23:48:00	Target, PO Box 660170, Dallas TX 75266-0170
4695809	EDI: USBANKARS.COM	Feb 22 2021 23:48:00	Elan Financial Services, PO Box 108, St. Louis MO 63166-0108
4695597	EDI: WFNNB.COM	Feb 22 2021 23:48:00	Victorias Secret, PO Box 659728, San Antonio TX 78265-9728
5060240	+ EDI: WFFC.COM	Feb 22 2021 23:48:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700, WELLS FARGO BANK, N.A. 55121-7700
5060239	EDI: WFFC.COM	Feb 22 2021 23:48:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700
4724942	EDI: CAPITALONE.COM	Feb 22 2021 23:48:00	WORLD'S FOREMOST BANK, CABEJA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
4695598	EDI: RMSC.COM	Feb 22 2021 23:48:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
4695807	EDI: CAPITALONE.COM	Feb 22 2021 23:48:00	World's Foremost Bank, 4800 NW 1st Street Suite 300, Lincoln NE 68521-4463
4738435	EDI: ECAST.COM	Feb 22 2021 23:48:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
5185645	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185644	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4854351	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court;, Nationstar Mortgage, LLC, PO BOX 619096, Dallas TX 75261, Nationstar Mortgage, LLC, PO BOX 619096, Dallas TX 75261
5155858	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132
5155857	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132
4718356	##	Seneca Mortgage Servicing, LLC, 611 Jamison Road, Elma, NY 14059-9392

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Thomas Langford	on behalf of Creditor PSECU PitEcf@weltman.com PitEcf@weltman.com
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
David M. Gregory	on behalf of Creditor The Dime Bank office@gregory.legal nick@gregory.legal
J. Zac Christman	on behalf of Debtor 2 Laura Leigh Burke zac@fisherchristman.com office@fisherchristman.com
J. Zac Christman	on behalf of Debtor 1 Michael Donald Burke zac@fisherchristman.com office@fisherchristman.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
James Peter Valecko	on behalf of Creditor PSECU jvalecko@weltman.com PitEcf@weltman.com
John Fisher	on behalf of Debtor 2 Laura Leigh Burke johnvfisher@yahoo.com fisherlawoffice@yahoo.com
John Fisher	

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on behalf of Debtor 1 Michael Donald Burke johnvfisher@yahoo.com fisherlawoffice@yahoo.com

Mario J. Hanyon

on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Thomas Song

on behalf of Creditor WELLS FARGO BANK N.A. pamb@fedphe.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William Edward Miller

on behalf of Creditor Seneca Mortgage Servicing LLC wmiller@friedmanvartolo.com wedwardmiller@gmail.com

William Edward Miller

on behalf of Creditor NATIONSTAR MORTGAGE LLC wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 14

Information to identify the case:

Debtor 1 Michael Donald Burke
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Laura Leigh Burke
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:15-bk-03945-RNO

Social Security number or ITIN xxx-xx-6774

EIN -----

Social Security number or ITIN xxx-xx-2235

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Donald Burke
aka Michael D Burke

Laura Leigh Burke
aka Laura L Burke

2/22/21

By the court: Robert N. Opel II
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.